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(F)18

Certified Financial Planners

How to keep your own money in your own pocket

By LORRAINE MCCLISH

Mystique" now adds another dimension to his expertise in finances.

Joe Naporski has just returned from Colorado as a Certified Financial Planner (CFP).

He describes the designation as being able to "help people in the midst of taxation, inflation, real estate tripling, estates getting larger and Uncle Sam standing there with his hand out."

Naporski has taught classes in the ways of money management for the Birmingham, Southfield, Troy, Livonia and Farmington School Systems for the past 15 years.

He is now one of 1,400 in the nation who holds a CFP and one of less than 50 in the state with the certificate.

"But you'll be seeing more of us," he said.

"The moment you create assets, you create problems," he continued, "and what with homes doubling and tripling in value now we are creating assets faster than ever. That makes your insurance higher and that makes your taxes higher."

Naporski is a stock broker and an insurance broker; holds a real estate license and a degree in business administration.

"I want to tell as many people as I can how to make themselves a living trust, no matter how much or how little money they have," he said. "I want to tell people how to avoid probate and let them know how to tell when they have too much or too little insurance. I want them to start sheltering."

He will do this with a something-new that will be added to his new four-session classes that will begin this fall.

A fifth class will be added so that students can arrange a personal private consultation.

At this writing he is already booked for classes in Southfield-Lathrup High School; Troy's Boulton, Athens and Big Beaver High Schools; Livonia's Stevenson High School; and Farmington High School, to begin in the fall.



JOE NAPORSKI

Babcock, Munn take Eagle Scout awards

An impressive Eagle Court of Honor was held for Alan M. Babcock and R. Brian Munn by Boy Scout Troop 389 who meet in Nardin Park United Methodist Church with Scoutmaster Paul Harvey.

The presentations were done with humor and insight as to how each young man progressed through scouting to reach the highest rank attainable.

Babcock is a 15-year-old sophomore at Harrison High School and a senior patrol leader for the troop who has also served as swimming instructor and scribe.

The son of Mr. and Mrs. Keith Babcock, of 21947, Ontaga, Farmington Hills, wound up the requirements for his award with a service project that involved working with the City of Farmington Hills Fire Department.

Among his other scouting awards are the Webelos Arrow of Light, which brought him election into the Order of the Arrow, and the Historic Trails Award, earned for hiking the Wright Memorial and Wilderness Trails.

At Harrison he is an honor student and a part-time swimming instructor there. He holds varsity letters for swimming and his participation in the school's marching band.

He plays French horn in the school's symphony band and has been involved

in American Athletic Union swimming for six years.

He has spent a week at Lost Lake Scout Reservation each of the past four summers, and his last trip as senior patrol leader with his troop was made this spring on a backpacking trip in the Smoky Mountains.

He plans a career in architecture.

MUMM IS assistant senior patrol leader for the group, following positions as scribe and first aid instructor.

The 16-year-old sophomore at Harrison High School has been in scouting for eight years. His achievements along the way include the Webelos Arrow of Light and election into the Order of the Arrow.

The son of Mr. and Mrs. Harold G. Munn, of 25814 Chapelweigh Dr., Farmington Hills, he has won the Historic Trails Award, the Wilderness Trail Award, the Wright Memorial Trail Award and the Winter Hike of Potawatomi, for camping and hiking experiences with his troop.

A highlight in his scouting career was being a member of the Governor's Honor Guard on Mackinac Island in 1977. He has attended Lost Lake Scout Reservation for one week each of the past five summers.

The young man was given a varsity

letter for playing clarinet in Harrison's marching band, and he belongs to the school's symphony band.

He cites music, reading science fiction, oil painting, building model rockets, electronic kits, coin collecting and war-gaming as his favorite pastimes.

Math, electronics and history are his favorite school subjects. He will pursue a career in electronic engineering.

Munn's community project, necessary for the Eagle award, involved correcting a soil erosion problem in Proud Lake.

BOTH YOUNG men left the ceremony with the Americanism Award, given by Joseph Heyman and John Aldrich on behalf of Elks Lodge 1986.

Each youth also took home a resolution commending them on their achievements from State Rep. Sandy Brotherton, R-Farmington.

Prior to the Eagle presentation, merit badges, year pins and rank movements were awarded to other scouts in the troop.

The new Eagle Scouts were guests of honor at a reception following the formal program, chaired by Dan Abbott and Mrs. John Seitz.

The troop welcomes other young men to join them in scouting activities by calling Harold Munn, 477-9688.



Alan Babcock (right), who attained the rank of Eagle Scout this spring, zeroes in on mathematics in pursuit of a career as an architect through a degree from Lawrence Institute of Technology.

Brian Munn (left), 16-year-old sophomore at Harrison High School and one of the area's newest Eagle Scouts, plans to pursue a career in electronic engineering.

Bowditch wins Eagle rank

Brian Bowditch, who joined Boy Scout Troop 230 in 1973 and has been active in scouting since, became an Eagle Scout in a Court of Honor prepared for him in Prince of Peace Lutheran Church late last month.

The junior at North Farmington High School is the son of Mr. and Mrs. William A. Bowditch, of 35335 Muer Cove Drive, Farmington Hills.

His community service project, a requirement for the rank, concerned the severely handicapped children in Plymouth Center for Human Development.

The young man organized drives in several local churches to obtain spon-

sors for the residents of the home who have either been forgotten, or who have outlived their families.

The result of this was that more than 100 residents were "adopted" by concerned persons who are pledged to remember them with periodic gifts and cards.

Bowditch is active in his church as an acolyte and usher, and has served as president for the church youth group.

At school, he plays varsity basketball, is on the yearbook staff and is a member of the band and orchestra. He was inducted into the National Honor Society in May, 1978, and has a 3.84 grade point average.

and then avoid using it and avoid probate," he said.

They will learn how to get the maximum protection in insurance for the least amount of money and not confuse protection with savings. And they will get some instruction on tax shelters.

"Then we'll bring the whole business together to find out what is right for the individual," he said.

Naporski will take inquiries by calling him at 589-3890.

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